

What is claimed is:

- An online shopping system comprising:  
at least one user device which is connected onto Internet and for reading a merchant site on the Internet;
- 5 an agent device which is connected to said at least one user device and the merchant site, relays and sends a purchase instruction from said at least one user device to the merchant site; and  
a settlement device which is connected to said agent device, and settles an account for a product purchased in accordance with the purchase instruction sent from said at least 10 one user device,  
said at least one user device including  
purchase-instruction inputting means for inputting an instruction for purchasing a product on sale in the merchant site, and  
a first purchase-instruction sending means for sending ID (identification)  
15 information of a user, as a first purchase instruction, together with information regarding the product input by said purchase-instruction inputting means to said agent device, and said agent device including  
user-information storage means for storing the ID information, user information regarding the user, and information regarding settlement means held by the 20 user, in association with each other,  
purchase-instruction receiving means for receiving the first purchase instruction sent from said first purchase instruction sending means,  
user-information extraction means for searching said user-information storage means for user information based on the ID information of the user which is included in  
25 the first purchase-instruction, and extracting corresponding information regarding the user and corresponding information regarding the settlement means, when said purchase-instruction receiving means receives the first purchase instruction,

second purchase-instruction sending means for sending, as a second purchase instruction, information regarding the product and being included in the first purchase-instruction received by said purchase-instruction receiving means, and information regarding the user and being extracted by said user-information extraction means, to the 5 merchant site, and

settlement requesting means for requesting said settlement device for settling an account for the purchased product, based on the information regarding the product and being included in the first purchase instruction received by said purchase-instruction receiving means and the information regarding the settlement means of the user and being 10 extracted by said user-information extraction means.

2. The online shopping system according to claim 1, wherein:

said agent device further includes inquiry means for inquiring whether the settlement means is valid, based on the information regarding the settlement means of the user which is extracted by said user-information extraction means; and

15 said second purchase-instruction sending means for inserting information representing that inquiring is performed by said inquiry means into the second purchase instruction, and sending the second purchase instruction to the merchant site.

3. The online shopping system according to claim 1, wherein;

said agent device further includes obtaining means for obtaining convenient-20 settlement means, for use only in settling the account for the product purchased in accordance with the first purchase instruction received by said purchase instruction receiving means, and which differs from the settlement means of the user; and

said second purchase-instruction sending means inserts information regarding the obtained convenient settlement means into the second purchase instruction, and sends the 25 second purchase instruction to the merchant site.

4. The online shopping system according to claim 3, wherein:

said settlement device includes a plurality of settlement devices respectively

corresponding to various types of settlement means;

    said obtaining means obtains, as said convenient settlement means, settlement means corresponding to a type of settlement means which is specified in the merchant site; and

5       said agent device further includes settlement storage means for storing information regarding the account for the purchased product between a settlement device corresponding to the obtained convenient settlement means and the merchant site, and information regarding settlement of the account for the purchased product between the settlement device which is requested to settle the account by said settlement requesting means and the user, in association with each other.

5.       The online shopping system according to claim 1, wherein said agent device and said settlement device are connected with each other through a private line.

6.       An online shopping method for a user of a user device to purchase a product on sale in a merchant site, in an online shopping system comprising:

15       said user device which is connected onto Internet and for reading a merchant site on the Internet;

          an agent device which is connected to said user device and the merchant site, replays and sends a purchase instruction sent from said user device to the merchant site; and

20       a settlement device which is connected to said agent device, and settles an account for a product purchased in accordance with the purchase instruction from said user device, and said method comprising:

          a step of pre-registering ID information of the user, information regarding the user, and information regarding settlement means held by the user, in association with each

25 other in a database of said agent device;

          a step of inputting an instruction for purchasing a product on sale in the shopping site which is read by said user device;

a step of sending, as a first purchase instruction, the ID information of the user together with information regarding the input product from said user device to said agent device;

5 a step of searching the database for user information based on the ID information of the user which is included in the first purchase instruction, and extracting corresponding information regarding the user and corresponding information regarding the settlement means, as performed by said agent device which has received the first purchase instruction;

10 a step of sending, as a second purchase instruction, information regarding the user and being extracted from the database from said agent device to the merchant site, together with information regarding the input product; and

a step of requesting, from said agent device, the settlement device for settling the account for the input product, based on information regarding the settlement means of the user and being extracted from the database.

15 A user device which is connected to Internet, browses a merchant site on the Internet, and sends an instruction for purchasing a product on sale in the merchant site, said user device comprising:

purchase-instruction inputting means for inputting a purchase instruction of a product on sale in the browsed merchant site;

20 product-information extraction means for extracting information regarding a product to be purchased from contents of the browsed merchant site and information regarding specified settlement means; and

purchase-instruction sending means for sending, as a purchase instruction, the information regarding the product and being extracted by said product-information

25 extraction means and the information regarding the settlement means, together with ID information of a user, to an agent device which is prepared separately from the merchant site and intermediates in a purchase process between the merchant site and said user

device.

8. The user device according to claim 7, further comprising:

merchant-site determination means for determining whether the merchant site is browsed; and

5 instruction-input permission means for permitting, when said merchant-site determination means determines that the merchant site is browsed, an input of an instruction from said purchase-instruction inputting means.

9. The user device according to claim 7, wherein said purchase-instruction inputting means is prepared separately from instruction means included in the contents of  
10 the browsed merchant site.

10. A user device including a memory for storing a program, a processor for executing the program, an input device for inputting an instruction of a user, a display device for displaying information, and a communications device for transmitting/receiving information with a merchant site served up on Internet, wherein  
15 said processor executes the program stored in said memory, thereby:

accessing said merchant site from said communications device, and controlling said communications device to receive contents of said merchant site;

displaying the contents of the merchant site which are received by said communications device on said display device;

20 permitting the user to input an instruction for purchasing a product on sale in the contents of the merchant site which are displayed on said display device;

extracting information regarding the product to be purchased from the contents of the merchant site displayed on said display device and information regarding specified settlement means; and

25 controlling said communications device to send, as a purchase instruction, the extracted information regarding the product and the information regarding the settlement means, together with ID information of the user to an agent device, which is prepared

separately from the merchant site and intermediates in a product purchase process between said user device and said merchant site.

11. A method for browsing a merchant site served up on Internet using a computer device, and for sending an instruction for purchasing a product on sale in the 5 browsed merchant site, said method comprising:

a step of inputting an instruction for purchasing the product on sale in the browsed merchant site;

a step of extracting information regarding the product to be purchased in the browsed merchant site and information regarding specified settlement means, when the 10 instruction is input; and

a step of sending, as a purchase instruction, the extracted information regarding the product and the information regarding the settlement means, together with ID information of a user, to an agent device which is prepared separately from the merchant site and intermediates in a purchase process between the computer device and the merchant site.

15 12. An agent device which is connected to a user device for browsing a merchant site served up on Internet, the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from the user device, said agent device comprising:

user-information storage means for storing ID information of a user using said user 20 device, information regarding the user, and information regarding settlement means held by the user, in association with each other;

purchase-instruction receiving means for receiving, as a first purchase instruction, from said user device, information regarding the product to be purchased by the user on sale in the merchant site and the ID information of the user;

25 user-information extraction means for searching said user-information storage means for use information based on the ID information included in the first purchase instruction, and extracting corresponding information regarding the user and

corresponding information regarding settlement means;

inquiry means for inquiring of said settlement device whether the settlement means is valid, based on the information regarding the settlement means and being extracted by said user-information extraction means;

5 purchase-instruction sending means for sending, as a second purchase instruction, to the merchant site, the information regarding the user and being extracted by said user-information extraction means and information representing that inquiring is performed by said inquiry means, together with the information regarding the product and being included in the first purchase instruction received by said purchase instruction receiving means; and

settlement requesting means for requesting said settlement device for setting a bill for a purchased product, based on the information regarding a product and being included in the second purchase instruction received by said purchase-instruction receiving means and the information regarding the settlement means and being extracted by said user-information extraction means.

13. An agent device comprising: a memory for storing a program; a processor for executing the program; a communications device for transmitting/receiving information with a merchant site served up on Internet, a user device used by a user purchasing a product on sale online in the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device; and a database for registering ID information of the user using the user device, information regarding the user, and information regarding settlement means held by the user, and wherein said processor executes the program stored in said memory, thereby: controlling said communications device to receive, as a first purchase instruction from said user device, the ID information of the user together with information regarding a product to be purchased by the user on sale in the merchant site; searching the database for user information based on the ID information included in

the first purchase instruction received by said communications device, and extracting corresponding information regarding the user and corresponding information regarding settlement means;

controlling said communications device to inquire of said settlement device whether  
5 the settlement means is valid, based on the information regarding the settlement means  
and being extracted from the database;

controlling said communications device to send, as a second purchase instruction,  
the information regarding the user and being extracted from the database and information  
representing that said settlement means is inquired, together with the information  
10 regarding the product and being included in the first purchase instruction received by said  
communications device to the merchant site; and

controlling said communications device to request said settlement device for settling  
an account for a purchased product included in the first purchase instruction received by  
said communications device, based on the information regarding the settlement means of  
15 the user and being extracted from the database.

*14.* An agent device which is connected to a user device for browsing a merchant  
site served up on Internet, the merchant site, and a settlement device for settling an  
account for a product purchased in accordance with a purchase instruction from said user  
device, said agent device comprising:  
20 user-information storage means for storing ID information of a user using said user  
device, information regarding the user and information regarding settlement means held  
by the user, in association with each other;

purchase-instruction receiving means for receiving, as a first purchase instruction  
from said user device, the ID information of the user together with information regarding  
25 a product to be purchased by the user, of a plurality of products on sale online in the  
merchant site;

user-information extraction means for searching said user-information storage

means for user information based on the ID information included in the first purchase instruction, and extracting corresponding information regarding the user and the corresponding information regarding the settlement means;

obtaining means for obtaining convenient settlement means, for use only in  
5 settlement of the account for the product purchased in accordance with the first purchase instruction received by said purchase instruction receiving means, and which differs from the settlement means of the user which is extracted by said user-information extraction means;

purchase-instruction sending means for sending, as a second purchase instruction,  
10 the information regarding the user and being extracted by said user-information extraction means, together with the information regarding the product and being included in the first purchase instruction received by said purchase instruction receiving means, to the merchant site; and

settlement requesting means for requesting said settlement device for settlement of  
15 an account for the product purchased by the user, based on the information regarding the product and being included in the first purchase instruction received by said purchase-instruction receiving means, and the information regarding the settlement means of the user and being extracted by said user-information extraction means.

45. An agent device comprising: a memory for storing a program; a processor for  
20 executing the program; a communications device for transmitting/receiving information with a merchant site served up on Internet, a user device used by a user purchasing a product on sale online in the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction sent from said user; and a database for registering ID information of the user using said user device, information  
25 regarding the user, and information regarding settlement means held by the user, and wherein said processor executes the program stored in said memory, thereby:  
controlling said communications device to receive, as a first purchase instruction,

the ID information of the user, together with information regarding the product to be purchased by the user on sale in the merchant site, from said user device;

searching said database for user information based on the ID information included in the first purchase instruction received by said communications device, and extracting  
5 corresponding information regarding the user and corresponding information regarding settlement means;

obtaining convenient settlement means, for use only in settlement of the account for the product purchased by the user in accordance with the first purchase instruction received by said communications device, and which differs from the settlement means of  
10 the user which is extracted by said user-information extraction means;

controlling said communications device to send, as a second purchase instruction to the merchant site, the user information extracted from said database and information regarding the convenient settlement means as settlement means for the account, together with the information regarding the product and being included in the first purchase  
15 instruction received by said communications device; and

controlling said communications device to request said settlement device for settling the account for the purchased product included in the first purchase instruction received by said communications device, based on the information regarding the settlement means of the user and being extracted from said database.

20      16. A method executed in a computer device, which is connected to a user device for reading a merchant site served up on Internet, the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device, said method comprising:

a step of pre-registering ID information of a user using said user device, user  
25 information regarding the user, and information regarding settlement means held by the user;

a step of receiving, as a first purchase instruction, ID information of the user

together with information regarding a product to be purchased by the user on sale in the merchant site, from said user device;

a step of searching said database based on the ID information included in the received first purchase instruction, and extracting corresponding information regarding 5 the user and corresponding information regarding the settlement means;

a step of inquiring of said settlement device whether the settlement means is valid, based on the information regarding the settlement means of the user and being extracted from said database;

a step of sending, as a second purchase instruction, the information regarding the 10 user and being extracted from said database and information representing that said settlement means is inquired, together with the information regarding the product and being included in the received first purchase instruction, to the merchant site; and

a step of requesting said settlement device for settling an account for the purchased product included in the received purchase instruction, based on the information regarding 15 the settlement means of the user and being extracted from the database.

✓. A method executed in a computer device, which is connected to a user device for reading a merchant site served up on Internet, the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device, said method comprising:

20 a step of pre-registering, in a database, ID information of a user using said user device, user information regarding the user, and information regarding settlement means held by the user, in association with each other;

a step of receiving, as a first purchase instruction, the ID information of the user from said user device, together with information regarding a product to be purchased by 25 the user on sale in the merchant site;

a step of searching the database for the user information based on the ID information included in the received first purchase instruction, and extracting corresponding

information regarding the user and corresponding information regarding the settlement means;

a step of obtaining convenient settlement means, for use in settlement of the account for the product purchased in accordance with the received first purchase instruction, and  
5 which differs from the settlement means of the user and being extracted from said user-information extraction means;

a step of sending, as a second purchase instruction, information regarding the user and being extracted from the database and information regarding the convenient settlement means as settlement means for settling the account for the product, together  
10 with the information regarding the product and being included in the received first purchase instruction; and

a step of requesting said settlement device for settling the account for the product included in the received first purchase instruction, based on the information regarding the settlement means of the user and being extracted from the database.

15 18. A computer readable recording medium recording a program making a computer device, which is connected onto Internet and capable of browsing a merchant site served up the Internet, function as:

purchase-instruction inputting means for inputting an instruction for purchasing a product on sale in the browsed merchant site;

20 product-information extraction means for extracting information regarding a product to be purchased and information regarding specified settlement means from contents of the browsed merchant site, when the instruction is input from said purchase-instruction inputting means; and

25 purchase-instruction sending means for sending, as a purchase instruction, the information regarding the product and being extracted by said product-information extraction means and the information regarding the settlement means, together with ID information of a user, to an agent device, which is prepared separately from the merchant

site and intermediates in a purchase process between the user and the merchant site.

19. The computer readable recording medium according to claim 18, wherein the program makes the computer device further function as:

merchant-site determination means for determining whether a merchant site is being  
5 browsed; and

instruction-input permission means for permitting an input of an instruction from  
said purchase-instruction inputting means, when said merchant-site determination means  
determined that the merchant site is being browsed.

20. A computer readable recording medium recording a program making a  
10 computer device, connected to a user device for browsing a merchant site served up on  
Internet, the merchant site, and a settlement device for settling an account for a product  
purchased in accordance with a purchase instruction from said user device, function as:

user-information storage means for storing ID information of a user using said user  
device, user information of the user, and information regarding settlement means held by  
15 the user, in association with each other;

purchase-instruction receiving means for receiving, as a first purchase instruction  
from said user device, the ID information of the user, together with information regarding  
a product to be purchased by the user on sale in the merchant site;

user-information extraction means for searching said user-information storage  
20 means for the user information based on the ID information included in the first purchase  
instruction, and extracting corresponding information regarding the user and  
corresponding information regarding settlement means, when said purchase-instruction  
receiving means receives a first purchase instruction;

inquiry means for inquiring of said settlement device whether the settlement means  
25 is valid, based on the information regarding the settlement means of the user and being  
extracted by said user-information extraction means;

purchase-instruction sending means for sending, as a second purchase instruction,

the information regarding the user and being extracted by said user-information extraction means and information representing that inquiring is performed by said inquiry means, together with the information regarding the product included in the first purchase instruction received by said purchase-instruction receiving means, to the merchant site;

5 and

settlement requesting means for requesting said settlement device for settling an account for a product, based on the information regarding the product and being included in the second purchase instruction received by said purchase-instruction receiving means, and the information regarding the settlement means of the user and being extracted by

10 said user-information extraction means.

21. A computer readable recording medium recording a program which makes a computer device, which is connected to a user device for browsing a merchant site served up on Internet, the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device,

15 function as:

user-information storage means for storing ID information of a user using said user device, user information of the user, and information regarding settlement means held by the user, in association with each other;

purchase-instruction receiving means for receiving, as a first purchase instruction, 20 the ID information of the user, together with information regarding a product to be purchased by a user on sale in the merchant site, from said user device;

user-information extraction means for searching said user-information storage means for user information based on the ID information of the user and being included in the first purchase instruction, and extracting corresponding information regarding the user

25 and information regarding the settlement means, when said purchase-instruction receiving means receives the first purchase instruction;

obtaining means for obtaining convenient settlement means, for use only in

- settlement of an account for a product purchased in accordance with the first purchase instruction received by said purchase-instruction receiving means, and which differs from the settlement means of the user extracted by said user-information extraction means;
- purchase-instruction sending means for sending, as a second purchase instruction,
- 5 the information regarding the user extracted by said user-information extraction means, and information regarding said convenient settlement means as settlement means for settling an account for a product, together with the information regarding the product included in the first purchase instruction received by said purchase instruction receiving means; and
- 10 settlement requesting means for requesting said settlement device for settling an account for a purchased product, based on the information regarding the product and being included in the first purchase instruction received by said purchase instruction receiving means, and the information regarding the settlement means of the user and being extracted by said user-information extraction means.
- 15 ~~22.~~ A program data signal embodied in a carrier wave and transmitted through a communications path, said signal making a computer device, which is connected to Internet and can browse a merchant site served up on Internet, function as:
- purchase-instruction inputting means for inputting an instruction for purchasing a product on sale in the browsed merchant site;
- 20 product-information extraction means for extracting information regarding a product to be purchased and information regarding specified settlement means from contents of the browsed merchant site; and
- purchase-instruction sending means for sending, as a purchase instruction, the information regarding the product and being extracted by said product information
- 25 extraction means and the information regarding the settlement means, together with ID information of a corresponding user to an agent device which is prepared separately from the merchant site and intermediates in a purchase process between the user and the

merchant site.

23. A program data signal embodied in a carrier wave and transmitted through a communication path, said signal making a computer device, which is connected to a user device for browsing a merchant site served up on Internet, the merchant site, and a 5 settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device, function as:

user-information storage means for storing ID information of a user using said user device, user information of the user, and information regarding settlement means held by the user, in association with each other;

- 10 purchase-instruction receiving means for receiving, as a first purchase instruction, the ID information of the user together with information regarding a product to be purchased by a user on sale in the merchant site, from said user device;

user-information extraction means for searching said user-information storage means for user information based on the ID information included in the first purchase 15 instruction, and extracting corresponding information regarding the user and information regarding the settlement means, when said purchase-instruction receiving means receives the first purchase instruction;

inquiry means for inquiring of said settlement device whether the settlement means is valid, based on information regarding settlement means of the user extracted by said 20 user-information extraction means;

purchase-instruction sending means for sending, as a second purchase instruction, the information regarding the user and being extracted by said user-information extraction means and information representing that inquiring is performed by said inquiry means, to the merchant site; and

- 25 settlement requesting means for requesting said settlement device for settling an account for a purchased product, based on the information regarding the product and being included in the second purchase instruction received by said purchase-instruction

receiving means and the information regarding settlement means of the user extracted by said user-information extraction means.

24. A program data signal embodied in a carrier wave and transmitted through a communications path, said signal making a computer device, which is connected to a user 5 device for browsing a merchant site served up on Internet, the merchant site, and a settlement device for settling an account for a product purchased in accordance with a purchase instruction from said user device, function as:

user-information storage means for storing ID information of a user using said user device, user information of the user, and information regarding settlement means held by 10 the user, in association with each other;

purchase-instruction receiving means for receiving, as a first purchase instruction, the ID information of the user together with information regarding a product to be purchased by the user on sale in the merchant site, from said user device;

user-information extraction means for searching said user-information storage 15 means for the user information based on the ID information of the user included in the first purchase instruction, and extracting corresponding information regarding the user and corresponding information regarding the settlement means, when said purchase instruction receiving means receives the first purchase instruction;

obtaining means for obtaining convenient settlement means, for use only in settling 20 an account of a product purchased in accordance with the first purchase instruction received by said purchase instruction receiving means, and which differs from the settlement means of the user extracted by said user-information extraction means;

purchase-instruction sending means for sending, as a second purchase instruction, the information regarding the user extracted by said user-information extraction means 25 and the information regarding said convenient settlement means as settlement means for settling the account for the purchased product, together with the information regarding the product included in the first purchase instruction received by said purchase-instruction

receiving means, to the merchant site; and

settlement requesting means for requesting said settlement device for settling the account for the purchased product, based on the information regarding the product included in the first purchase instruction received by said purchase-instruction receiving 5 means and the information regarding the settlement means of the user extracted by said user information extraction means.